

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Amalio Davis
 Yvonne Davis
 Debtors

Case No. 18-10670-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 47

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db/jdb +Amalio Davis, Yvonne Davis, 915 Delview Dr, Folcroft, PA 19032-1707
 14049232 +Acima Credit Fka Simpl, 9815 S Monroe St Fl 4, Sandy, UT 84070-4296
 14049233 +Aes/pheaafrn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14049241 +BMW of the Main Line, 225 Bala Ave., Bala Cynwyd, PA 19004-3322
 14049246 +Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 14049247 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 14049274 +Eastern University, 1300 Eagle Road, Wayne, PA 19087-3617
 14049281 +Lankenau Medical Center, Patient Payments, P.O. BOX 781145, Philadelphia, PA 19178-1145
 14049286 Paypal Credit, PO BOX 105658, Atlanta, GA 30348-5658
 14049295 +Tuscany Villagae Association, Association Manager, Hilton Grand Vactions, PO Box 402705,
 Atlanta, GA 30384-2705
 14049297 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408
 14049299 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14049298 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 14049302 +Widener Univ, 1 University Place, Chester, PA 19013-5792
 14049239 +attorney general of united states, ben franklin station, po box 227,
 Washington, DC 20044-0227
 14049296 urology health, po box 1870, Cary, NC 27512-1870

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM May 12 2018 06:03:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov May 12 2018 02:10:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 12 2018 02:09:16
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 12 2018 02:09:57 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14049234 +EDI: AFNIRECOVERY.COM May 12 2018 06:03:00 Afni, Attn: Bankruptcy, Po Box 3097,
 Bloomington, IL 61702-3097
 14049235 +EDI: AMEREXPR.COM May 12 2018 06:03:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14051773 +EDI: AISACG.COM May 12 2018 06:03:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14049240 +EDI: BANKAMER.COM May 12 2018 06:03:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 14049243 +EDI: CAPITALONE.COM May 12 2018 06:03:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14049245 +EDI: CHASE.COM May 12 2018 06:03:00 Chase Card Services, Attn: Correspondence,
 Po Box 15278, Wilmington, DE 19850-5278
 14049248 +EDI: WFNNB.COM May 12 2018 06:03:00 Comenity Capital Bank, c/o PayPal Credit,
 P.O. Box 5138, Lutherville Timonium, MD 21094-5138
 14049249 +EDI: RCSFNBMARIN.COM May 12 2018 06:03:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 14049252 +EDI: NAVIENTFKASMDOE.COM May 12 2018 06:03:00 Dept Of Ed/Navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 14049251 +EDI: NAVIENTFKASMDOE.COM May 12 2018 06:03:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 14049271 +EDI: DISCOVER.COM May 12 2018 06:03:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14049273 +EDI: DISCOVERSL.COM May 12 2018 06:03:00 Discover Student Loans, Po Box 30948,
 Salt Lake City, UT 84130-0948
 14049278 +EDI: IRS.COM May 12 2018 06:03:00 IRS, 2970 Market Street, Philadelphia, PA 19104-5002
 14049280 +EDI: CBSKOHLS.COM May 12 2018 06:03:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 14049282 +EDI: MID8.COM May 12 2018 06:03:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 14049283 +EDI: NAVIENTFKASMSERV.COM May 12 2018 06:03:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes- Barr, PA 18773-9500
 14049284 +E-mail/Text: bnc@nordstrom.com May 12 2018 02:09:01 Nordstrom FSB,
 Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
 14049285 +E-mail/Text: bnc@nordstrom.com May 12 2018 02:09:01 Nordstrom Signature Visa,
 Colorado Service Center, Po Box 6555, Englewood, CO 80155-6555
 14049287 +EDI: PRA.COM May 12 2018 06:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 14050036 +EDI: PRA.COM May 12 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14049289 +EDI: SWCR.COM May 12 2018 06:03:00 Southwest Credit Systems, 4120 International PKY,
 STE 1100, Carrollton, TX 75007-1958

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 47

Date Rcvd: May 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14049290 +EDI: RMSC.COM May 12 2018 06:03:00 Synchb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14049291 +EDI: RMSC.COM May 12 2018 06:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14049292 EDI: TFSR.COM May 12 2018 06:03:00 Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
14049293 EDI: TFSR.COM May 12 2018 06:03:00 Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14049300 +EDI: WFFC.COM May 12 2018 06:03:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14049301 +EDI: WFFC.COM May 12 2018 06:03:00 Wf Pl1, Po Box 94435, Albuquerque, NM 87199-4435
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14049236* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14049237* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14049238* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14049242* +BMW of the Main Line, 225 Bala Ave., Bala Cynwyd, PA 19004-3322
14049244* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14049250* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14049268* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14049253* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049254* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049255* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049256* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049257* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049258* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049259* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049260* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049261* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049262* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049263* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049264* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049265* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049266* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049267* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049269* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049270* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14049272* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14049277* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: IRS, P.O.Box 219236, ACS Support-stop 5050, Kansas City, MO 64121)
14049279* +IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106-1611
14049275* IRS, PO BOX 7346, Philadelphia, PA 19101-7346
14049276* IRS, PO BOX 7346, Philadelphia, PA 19101-7346
14049288* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
14049294* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408)

TOTALS: 0, * 31, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 47

Date Rcvd: May 11, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2018 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Amalio Davis info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com
GEORGETTE MILLER on behalf of Joint Debtor Yvonne Davis info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Amalio Davis</u>	Social Security number or ITIN	xxx-xx-3985
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Yvonne Davis</u>	Social Security number or ITIN	xxx-xx-5193
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-10670-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amalio Davis

Yvonne Davis
aka Yvonne Morrison, aka Yvonne Silver

5/10/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.